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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
Jay Paul Drummond, et al.)	
Serial No.: 09/193,646)	Art Unit 3621
Confirm. No.: 2283)	
Filed: November 17, 1998)	Patent Examiner
Title: Automated Banking Machine)	Calvin Loyd Hewitt II
Apparatus and System)	

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

In response to the Interview dated November 3, 2004 kindly amend the above identified
Application without prejudice as follows:

Comments on the Substance of the Interview

A telephonic interview was conducted on November 3, 2004 between Examiner Calvin Loyd Hewitt II and a representative (Daniel Wasil, Reg. No. 45,303) of Applicants. The interview was initiated by the Examiner. With respect to the Remand dated July 7, 2004, Applicants' representative and the Examiner discussed amending the claims to advance prosecution. The Zeanah provisional application was briefly mentioned by the Examiner. It was agreed that the following amendment to the claims would place the application in condition for allowance. The courtesy of the Examiner is appreciated.